I really appreciate the fact that I no longer am bombarded by telephone calls. they always come at a busy time for us, either at meal time, or when we are trying to conduct business at the horse barn. The daly mail barrage from credit cards and lending institutions is bad enough. Not a very good stewardship of our countries resources(trees). Everyday I shred several applications that have our names on them. Surely people are wise enough to call around and find the bank, credit cards, etc., that they want to use.

Thank you very much,

Beth Bible